

Health insurance options for people with disabilities

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Health insurance options for people with disabilities

This publication will help you understand your options. For more information, contact the Statewide Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900 or visit us at www.insurance.wa.gov.

This publication does not imply endorsement of any options by SHIBA or the Washington State Office of the Insurance Commissioner.

Please note: We do our best to provide consumers with up-to-date information. Information printed in this publication was current at the time of printing. Due to constant changes in the health industry, you may find that some phone numbers and website addresses have changed.

Consumers with disabilities who are **NOT** eligible for Medicare

Buying health insurance

Buy an individual health plan

Under health reform, as of Jan. 1, 2014, health insurers can no longer limit or deny coverage to anyone due to health issues. This means when you want to buy an individual health plan, you no longer have to take the Standard Health Questionnaire.

In our state, you can buy individual health insurance for you and/or your family members during the open enrollment period (Nov. 15 – Feb. 15):

- Through the Washington Healthplanfinder (www.wahealthplanfinder.org) - A new online marketplace where you can compare plans and you may get help paying your premium, depending on your income.
- Directly from a health insurance company, agent or broker - Additional health plans are available outside of the Washington Healthplanfinder, but if you buy directly from an insurance company, or agent or broker, you don't get help paying your premium.

Be aware though that some individual health plans may not be available where you live. To see if a plan's available in your county, check out our map of individual health plans and their rates by county at <http://www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/health-plans-rates/>.

You might qualify for Apple Health

If you can't afford to buy health insurance, or keep the coverage you have, you may qualify for Apple Health. This program serves all ages and provides medical, dental, vision and mental health coverage. To apply, enrollment is open all year long. To find out if you qualify, go to www.wahealthplanfinder.org or call 1-855-627-9604. (Note: Apple Health for Kids and Medicaid merged into Apple Health and serves all ages, not just kids.)

Help with the Washington Healthplanfinder

If you need additional language or disability accommodations, you may call 1-855-WAFINDER (1-855-923-4633). The TTY Customer Support number is 1-855-627-9604. For people with a visual impairment, Braille and large print are also available on request. For people with a hearing impairment or disability, accommodations are also available through 711 Washington Relay. These services will be provided at no additional cost.

Disability-related programs

Following is a list of programs available to people who have particular diseases or illnesses:

Breast, Cervical and Colon Health Program

The Department of Health administers this program, which provides free breast, cervical, and colon cancer screening to low-income people in Washington state.

Web: <http://www.doh.wa.gov/YouandYourFamily/IllnessandDisease/Cancer/BreastCervicalandColonHealth.aspx>

Phone: 1-888-438-2247

Disease and disability support groups

Many disease and disability support groups, such as the American Cancer Society, Multiple Sclerosis Society, and the Washington Kidney Foundation also offer some financial and support services.

Contact your local group, for specific contact information look in the yellow pages of your phone book.

Early Intervention Program (EIP)

The Early Intervention Program provides services to help eligible people with HIV get medications and assistance paying their insurance premium. To qualify, clients must provide proof of HIV positive status, live in Washington state, and meet family income guidelines.

Phone: 1-877-376-9316

Evergreen Health Insurance Program (EHIP)

If you have HIV or AIDS, this program can help you pay for your insurance premiums. You must qualify for the Early Intervention Program (EIP).

Web: www.ehip.org

Phone: 1-800-945-4256 or 206-323-2834

Tuberculosis

If you have Tuberculosis, contact your local health department for help with your care.

Web: www.doh.wa.gov/LHJMap/LHJMap.htm

Phone: Find the nearest office under “county” in the blue government pages of your phone book,

Free or low-cost programs and services

Following is a list of programs that help people who have limited income and assets, and cannot afford to buy insurance:

Apple Health

To apply, enrollment is open all year long.

If you can't afford to buy health insurance, or keep the coverage you have, you may qualify for Apple Health. This program serves all ages and provides medical, dental, vision and mental health coverage. Enrollment is open all year long. To find out if you qualify, go to www.wahealthplanfinder.org or call 1-855-627-9604. (Note: Apple Health for Kids and Medicaid merged into Apple Health and serves all ages, not just kids.)

Community health clinics

These clinics offer health services for the entire community on an income-based sliding fee scale. These clinics are available in most counties.

Web: www.wacmhc.org (to find the nearest clinic)

Phone: 360-786-9722

Healthcare for Workers with Disabilities (HWD) program

This program is for people with disabilities age 16 through 64. You must be working and your monthly net income must meet federal poverty level guidelines. The premium you pay is based on a sliding scale. Monthly premiums cannot be more than 7.5% of your total monthly income.

Web: www.dshs.wa.gov/onlinecso/hwd.shtml

Phone: 1-800-871-9275 or 206-272-2169

Hospital Charity Care

All hospitals in Washington state offer this program to people who cannot pay their medical bills. They provide either free care or care at reduced prices to people with limited income. Also, many hospitals offer financial assistance programs. You must meet income requirements.

For more information, talk to your hospital's billing department.

Indian Health Service (IHS)

Indian Health Service provides services to American Indians and Alaska natives. It may also provide services to Indians of Canadian or Mexican origin, or to non-Indian women pregnant with an eligible American Indian's child.

Web: www.ihs.gov

Phone: 503-326-2020 (to find the nearest clinic)

Local free medical and dental clinics

These clinics offer free health care, which volunteers often run with donated supplies.

Web: www.wafreeclinics.org/

DSHS Division of Developmental Disabilities (DDD) Services

The Department of Social and Health Services (DSHS) offers help to people with developmental disabilities and their families to obtain services and support based on individual preference, capabilities and need.

Web: www.dshs.wa.gov/ddd/services.shtml or look up local contacts at www.dshs.wa.gov/ddd/contacts.shtml

Tribal clinics

These clinics offer health care to tribal members and their families. In some smaller communities, tribal clinics may serve the entire community.

Web: www.npaih.org

Washington State Department of Veterans Affairs (VA)

If you're a veteran, you may qualify for health care and prescription drug coverage through a VA medical facility.

Web: www.dva.wa.gov

Phone: 1-800-562-2308

Employment-based plans

An employment-based plan is health care coverage you or your spouse, or domestic partner receives from a current or past job or union, or through COBRA (Consolidated Omnibus Budget Reconciliation Act). Examples of employment-based plans include TRICARE for Life, the Public Employees Benefits Board, the Railroad Retirement Board, the Carpenters Union, Boeing, etc.

These plans may help you pay for some or all of your medical care and hospital costs. Benefits vary according to the plan your employer or union purchased. For more information, read your benefit book or call the number on the back of your insurance card.

Consumers with disabilities who ARE eligible for Medicare

Supplementing Medicare

Medicare is a major medical plan that provides basic benefits. However, it doesn't pay 100 percent of all medical bills. Medicare clients pay for premiums, deductibles, and coinsurance. Most clients need some type of plan, policy, or program to fill in the coverage gaps.

People with disabilities face the same gaps in Medicare coverage as people age 65 and older. However, different rules affect these two groups. Following are the primary options available to people with disabilities who want to supplement their Medicare coverage.

When will I get Medicare?

If you're disabled and you've received Social Security or Railroad Retirement Act disability benefits for 24 months, you're eligible for Medicare coverage in the 25th month.

If you have ALS (Amyotrophic Lateral Sclerosis) and are under age 65, also known as Lou Gehrig's Disease, your Medicare benefits start the first month you receive your disability benefit.

If you have ESRD (End Stage Renal Disease), you're eligible for Medicare if you have one of the following:

- Permanent kidney failure
- Regular dialysis treatment
- A kidney transplant and you are receiving Social Security benefits

For more information, check with your local dialysis center. For a center nearest you, go to www.nwrenalnetwork.org.

You can apply for Medicare benefits with the Social Security Administration (SSA). Call 1-800-772-1213, TTY users: 1-800-325-0778, or go to www.socialsecurity.gov.

SSA also offers compassionate allowances as a way of quickly identifying diseases and other medical conditions that would qualify under the listing of

impairments. For a list of compassionate allowances conditions, go to: www.socialsecurity.gov/compassionateallowances/

Medicare benefits and employer plans

If you have a health insurance plan through your current work or a family member's job, your employer plan will provide your primary coverage if:

- You're under age 65 and on Medicare due to a disability; and
- You have coverage through a large group health plan (an employer/employee organization of 100 plus workers).

Medicare will serve as your secondary coverage.

If you **aren't** covered by an employer plan, Medicare will serve as your primary coverage.

Be aware that rules are different for End Stage Renal Disease. The rules are based on a 30-month coordination period between Medicare and the employer. For more information about these rules, talk to the financial person who works at your dialysis center or go to www.Medicare.gov.

Free or low-cost programs to supplement Medicare

Medicare Savings Programs

Several Medicare Savings Programs help pay some Medicare expenses for people with limited income and resources. If you qualify, these programs are free:

- Medicare Parts A and B deductible and coinsurance
- QMB (Qualified Medicare Beneficiary) pays your:
 - Monthly Medicare Part A (hospital insurance) premium, if any
 - Medicare Part B (medical insurance) premium
 - Deductibles and coinsurance
- SLMB (Specified Low-Income Medicare Beneficiary) and QI-1 (Qualified Individual) pays your monthly Medicare Part B premium ONLY

Income and asset limits

To qualify for QMB, SLMB, and QI-1, you must meet income and asset requirements (assets do not include your home, car, or your household belongings).

To find out the income levels for each of these programs, go to our web page Need help paying for Medicare? at: www.insurance.wa.gov.

Medicare Savings applications are also available at: www.washingtonconnection.org

For more information on free or low-cost programs to supplement Medicare, contact one of the following agencies:

- Your local Area Agency on Aging at: www.aasa.dshs.wa.gov/Resources/clickmap.htm
- The Department of Social and Health Services (DSHS) through your local Community Service Office at: www.dshs.wa.gov/onlinecso/findservice.shtml
- The Medical Assistance Customer Service Center at: 1-877-501-2233

Medicaid programs

Depending on your disability, income and assets, and family size, Medicaid offers different types of health care coverage. Some Medicaid programs offer coverage for some prescription drugs not covered by Medicare Part D.

Web: www.washingtonconnection.org

Phone: 1-877-501-2233

Extra Help (Low Income Subsidy) for Medicare Part D

If you're eligible for Medicare Savings Programs or Medicaid, you are eligible for Extra Help with Medicare Part D prescription drug coverage. If you qualify, Extra Help covers your premiums and deductibles, and the coverage gap (also called the donut hole).

To apply, contact the Social Security Administration (SSA):

Web: www.socialsecurity.gov

Phone: 1-800-772-1213, TTY users: 1-800-325-0778

Healthcare for Workers with Disabilities (HWD) program

This program is for people with disabilities age 16 through 64. You must be working and your monthly net income must meet federal poverty level guidelines. The premium you pay is based on a sliding scale. Monthly premiums cannot be more than 7.5% of your total monthly income and will be based on a sliding-fee scale.

Web: www.dshs.wa.gov/onlinecso/hwd.shtml

Phone: 1-800-871-9275 or 206-272-2169

Private insurance plans to supplement Medicare

Medicare Advantage plans

Medicare Advantage (MA) plans are a different way to get Medicare Part A (hospital insurance) and Part B (medical insurance). Under these plans, clients get Parts A and B through a private insurance company. Clients must have both Medicare Parts A and B, and continue to pay Part A premiums (if it applies), Part B premiums, and the plans' premium (if any).

The plan pays for all medically necessary care covered by Original Medicare (Parts A and B). It may also include Part D prescription drug coverage, and added benefits such as eye and hearing exams, yearly routine exams, and wellness classes.

Medicare Advantage plans do not require waiting periods for pre-existing conditions. However, not all plans are available in every county. Some providers may not accept new patients at the time. Plans do not accept new enrollees with End Stage Renal Disease (ESRD). Most of the Medicare Advantage plans require you to access their own Part D prescription drug coverage instead of buying a separate Part D stand-alone plan (see PFFS plan for the exception).

The most common types of Medicare Advantage plans include:

- **Health Maintenance Organization (HMO):** This plan is also known as managed care and requires you to get all of your care from a list of providers (except some emergency care). Your plan may require your primary care doctor to give you a referral before you can see a specialist.

- **Preferred Provider Organization (PPO):** You will pay less if you get care from doctors or hospitals that contract with the insurance plan. These doctors and hospitals are referred to as “network” providers. You will pay more if you go to a doctor or hospital not listed in the plan’s network.
- **Private-Fee-For-Service (PFFS):** This plan allows you to choose doctors and hospitals, switch doctors at your discretion, see specialists without a referral, and move or travel in the United States without losing coverage or paying extra. It also covers all Medicare-covered care from any doctor willing to accept it.

However, a doctor or hospital can accept or reject participation with this plan at any time. Check with your health care provider before you sign up for this type of plan, and before you get care.

Note: If you’re interested in enrolling in a PFFS that has no Part D prescription drug coverage, you can buy a separate stand-alone Part D plan.

Review the list of Medicare Advantage plans offered in Washington state to find out which ones:

- Are available in your area
- Include Part D coverage

Web: www.insurance.wa.gov

Phone: 1-800-562-6900 (to request a copy)

To compare plan features and benefits, go to:

Web: www.medicare.gov

Phone: 1-800-MEDICARE (633-4227)

Other types of Medicare Advantage plans

There are other types of Medicare Advantage plans for people with special needs, such as people who live in nursing homes or who have certain chronic medical conditions. For more information, refer to the *Medicare and You* booklet, or find it online at www.medicare.gov. You also can call **1-800-MEDICARE (633-4227)** to request a copy.

For more information about Medicare Advantage plans available in Washington state, go to:

Web: www.insurance.wa.gov

Phone: 1-800-562-6900 to request information

Medicare Special Needs Plan (SNP)

Special Needs Plans are a type of Medicare Advantage plan offered to people:

- With specific diseases or conditions
- Who live in certain institutions, such as nursing homes or
- Who have both Medicare and Medicaid

Special Needs Plans tailor their benefits, provider network, and drug lists to best meet the needs of the specific group they serve. If you join one, you may have to see a provider who belongs to your plan, or go to certain hospitals to get covered services. If you have both Medicare and Medicaid, it's important you contact the plan before you enroll to find out your exact costs.

Medigap (Medicare Supplement) plans

Medigap plans are private health insurance policies that provide you with a way to pay for the gaps in coverage left by Medicare. You must enroll in both Medicare Parts A and B to buy a Medigap plan. However, there are a limited number of Medigap plans available for people under age 65. If you want prescription drug (Part D) coverage, you must separately enroll in a Part D plan.

To see Medigap rates go to:

Web: www.insurance.wa.gov

Phone: 1-800-562-6900 to request a copy

Washington State Health Insurance Pool (WSHIP)

WSHIP offers the “Basic Plan” to people who are enrolled in Medicare Parts A and B, and who are unable to buy a Medigap plan from a private health insurance company. You'll need to buy a separate stand-alone Part D plan for your prescription drug coverage. You must live in a county where there is no reasonable choice of Medicare

Advantage plans. To find out if your county has no reasonable choice of Medicare Advantage plans, go to: www.wship.org/medicare_eligibility.asp

For more information, call 1-800-877-5187.

Additional resources you may want to consider

Can't afford coverage:

www.insurance.wa.gov/your-insurance/health-insurance/cant-afford/

Dental, vision and hearing programs:

www.insurance.wa.gov/your-insurance/health-insurance/cant-afford/

Direct care clinics/retainer medicine:

www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/direct-health-care-practices/

Discount plans:

www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/discount-health-plans/

Prescription drugs:

www.insurance.wa.gov/your-insurance/health-insurance/cant-afford/help-paying-for-prescriptions/documents/paying-for-prescription-drugs.pdf

Vision resources:

www.dsb.wa.gov/ (Washington State Dept. of Services for the Blind)

Need more help?

Call our Insurance Consumer Hotline!

1-800-562-6900

www.insurance.wa.gov

Our professional consumer advocates enforce insurance law and can investigate complaints against insurance companies and agents on your behalf.

We also offer individual counseling and group education on health care issues in your communities. Our highly trained Statewide Health Insurance Benefits Advisors (SHIBA) volunteers can help you understand your rights and options regarding health care coverage, prescription drugs, government programs, long-term care options, and more.



LOCAL HELP FOR PEOPLE WITH MEDICARE

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